

## CHECKLIST

### I INCOME PROOF

- a. **If employed in Public Sector / Govt. Organisation**
  - 1) Employers certificate in the prescribed format alongwith the latest salary slip.
  - 2) If eligible for interest subsidy from the employer, a letter from the employer for the same.
- b. **If employed in Private Concern**
  - 1) Employers certificate in the prescribed format alongwith the latest salary slip.
  - 2) If is eligible for interest subsidy from the employer, a letter from the employer for the same.
  - 3) Further particulars of the employer in the prescribed proforma.
  - 4) Company's annual report and balance sheets, if necessary.
  - 5) Form 16 (TDS) statement
- c. **If self employed**
  - 1) Photostat copies of Income Tax Assessment Orders / Returns with acknowledgements as proof of having filed the Returns regularly at appropriate time every year.
  - 2) Computation of income and statement of accounts for immediate previous 3 years duly certified by CA.
  - 3) If the applicant is partner in firms,
    - a) Photostat copies of partnership deeds.
    - b) Photostat copies of IT Returns/Assessment Orders, P&L Account, Balance sheets for the immediate previous 3 years of the firm duly certified by CA.

### II Guarantor acceptable to LICHFL

Guarantor forms duly filled and signed by the guarantor with income proofs like payslip/ITRs.  
Age comparable with that of applicant but not more than 50 years.  
Net income comparable to that of applicant.

### III Proof of Ownership of title to the property

- a. **Consutrction of new house (clear Photostat copies required)**
  - a) Title Deed of Applicant/s b) Link/Parent Documents for past 12 years
  - b) Abstract and Detailed estimate by Qualified Architect/ Engineer (Two copies)
  - c) Building Plan and Permit (Two copies)
  - d) NA Permission (Sanad) and Layout approved plan
  - e) Akhiv Partika / 7-12 Extract / Mutation Papers in favour of Applicants.
  - f) Pherfar Patrak / Record of rights for last 12 years
  - g) Preliminary valuation Report from Qualified Architect in our format.
  - h) NOC from society (if applicable)
  - i) Allotment Letter and Society NOC, if applicable
- b. **Purchase of Existing House (Resale)**
  - a) Age of house should be less than 34 house.
  - b) Agreement of sale between Vendor and Applicant
  - c) Approved Plan and Building Permit
  - d) Completion / Occupation Certificate
  - e) Akhiv Partika / 7x12 Extract/ Mutation Papers in favour of Vendor
  - f) Parent Documents / Link Deeds for past 12 years
  - g) Pherfar Patrak / Record of Eights for last 12 years

- h) Upto date Tax Payment Receipts
  - i) NOC if any applicable from Co-operative Society
  - j) Preliminary valuation Report from LICHFL Panel Valuer
- c. New Flat /Tenement purchase (clear Photostat copies required)**
- a) Registered Agreement of Sale
  - b) NOC from Builder / Society in our format
  - c) Original Allotment Letter from builder / society
  - d) Copy of building plan and permit with applicant's flat duly marked
  - e) Copies of Receipts of Payments to Builder / Society
  - f) Title Deed in favour of Present Landowner
  - g) Akhiv Patrika in favour of Present Landowner
  - h) Parent Documents / Link Deeds for past 12 years
  - i) Registered Deed of Declaration
  - j) Development Agreement and Power of Attorney, if any
  - k) NA permission
  - l) Upto date tax receipt
  - m) Copy of share certificate, if applicable
- d. Purchase of Existing Flat/Tenement (Resale) (clear Photostat copies required)**
- a) Age of flat should be less than 15 years.
  - b) Ageement of Sale between Applicant and Owner
  - c) Copy of Building plan and permit with Applicant's flat duly marked
  - d) Sale Deed / Deed of Apartment in favour of owner
  - e) Akhiv Patrika in favour of Present Owner
  - f) Parent Documents / Link Deeds for past 12 years
  - g) Registered Deed of Declaration
  - h) Development Agreement and Power of Attorney, if any
  - i) NA permission
  - j) Upto date tax receipt
  - k) Copy of share certificate in the name of owner, if applicable
- e. Flat Allotment by Statutory Bodies (MHADA/CIDCO/TNHB/DDA/KHS etc.)**
- a) Allotment Letter
  - b) Additional certificate
  - c) NOC from the Statutory Body
  - d) Receipts for Payments made.